

Certificate Number: 05781-PAE-DE-030998097

Bankruptcy Case Number: 15-12778



05781-PAE-DE-030998097

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 7, 2018, at 6:23 o'clock PM PDT, Erica Young completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 7, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President